

Certificate Number: 03621-PAE-DE-037327054

Bankruptcy Case Number: 18-12284



03621-PAE-DE-037327054

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on April 6, 2023, at 6:14 o'clock PM EDT, Brian M Smith completed a course on personal financial management given by internet by Credit Card Management Services, Inc. d/b/a Debthelper.com, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: April 6, 2023 By: /s/Frances Palenzuela

Name: Frances Palenzuela

Title: Credit Counselor